

EXHIBIT D

AUTO MEMORANDUM OF INSURANCE

POLICY NUMBER: 52A733616
 POLICY HOLDER: THOMAS A &/OR ROBERTA L EAMES

POLICY EFF DATE: 03/22/
 POLICY EXP DATE: 09/22/

IMPORTANT NOTICE

THIS MEMORANDUM OF INSURANCE PROVIDES BASIC INFORMATION REGARDING COVERAGE AND INTERESTS PROTECTED BY YOUR POLICY AS OF 06/17/03.

NATIONWIDE MUTUAL INSURANCE COMPANY (23787)

VEHICLE #1
 1999 FORD EXPLORER
 1FMZU34EXXZA79505

COMPREHENSIVE	100
COLLISION	250
PROPERTY DAMAGE	50000
BODILY INJURY	100/300
PERSONAL INJURY PROTECTION	FULL
POLICY COVERAGE	
UNINSURED MOTORIST--BODILY INJURY	100/300
UNINSURED MOTORIST--PROPERTY DAMAGE	10000

THIRD PARTY: LIENHOLDER
 WILMINGTON TRUST CO
 INSURANCE SERV CNTR
 PO BOX 9289
 RICHMOND, VA 23227-0289
 LIEN EXP DATE: 04/15/2008

Culver Insurance Agency
 517 Bridgeville Road
 Seaford, DE 19973
 PHONE (302) 629-2510

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DATE..

THOMAS A &/OR ROBERTA L EAMES
 14908 CONCORD ROAD
 SEAFORD, DE 19973-8293